## CLAIMS:

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A method for facilitating electronic commerce using a product, 1 1. 2 comprising the step of providing an account number that is associated with a unique 3 identifier of the product for enabling a commercial transaction. 1

The method recited in claim 1 wherein said account number is 1 2 2 provided in response to a request comprising the product identifier.

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3. The method recited in claim 1, wherein said account number is 1 2 provided by a merchant.

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The method recited in claim 1, wherein said account number is 1 4 provided by an issuing bank. 2

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1 5. The method recited in claim 1 further comprising the step of 2 associating contact information with the product identifier.

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- 6. An apparatus for facilitating electronic commerce, comprising: a product having an identifier; and
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3	a computing unit for providing an account number that is associated
4	with the product identifier for enabling a commercial transaction.
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1	7. The apparatus recited in claim 6, wherein said computing unit further
2	comprises a merchant computing unit.
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1	8. The apparatus recited in claim 6, wherein said computing unit further
2	comprises an issuing bank computing unit.
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1	9. The apparatus recited in claim 6, further comprising another computing
2	unit for associating contact information with the identifier.
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1	10. A data file embodied in a computer-readable medium, comprising:
2	an identifier segment comprising information corresponding to a
3	representation of a product identifier; and
4	an account number segment comprising information corresponding to a
5	representation of an account number for enabling a commercial transaction.
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1	11. The data file recited in claim 10 wherein the computer-readable
2	medium resides in a merchant computing unit.
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1	12. The data file recited in claim 10, wherein the computer-readable
2	medium resides in an issuing bank computing unit.
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1	13. The data file recited in claim 10, further comprising a contact segment
2	comprising information corresponding to digital representation of contact information
3	for the account number.